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Palm Beach County Public Library System
West Palm Beach, Florida

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FEDERAL FLOOD INSURANCE PROGRAM ASSUMES MANDATORY COMPLIANCE ASPECTS

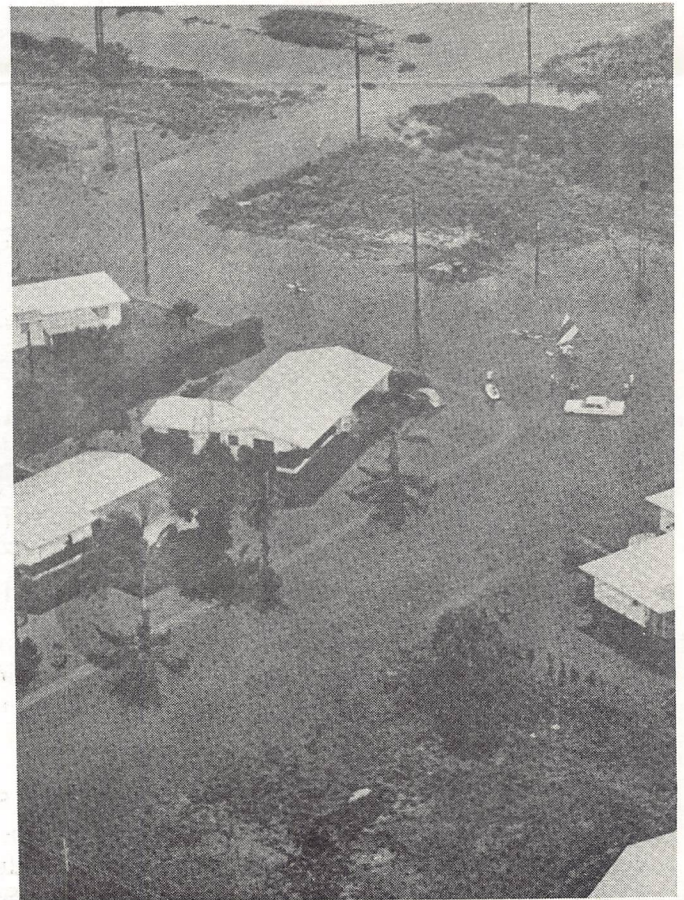
In September, 1928, an extremely violent and destructive hurricane, classed as one of the great storms of the century, struck the Florida coast in the vicinity of West Palm Beach.

The Palm Beach County shoreline and areas around Lake Worth bore the brunt of the storm. Sections of the State Road A1A were swept away, and wind and waves piled sand as much as 300 feet inland from the beach. Along the west shore of Lake Worth, tide and waves washed over the waterfront boulevard. Damage to bridges in the area was especially severe. Little information is available as to flood stages along the Intracoastal Waterway during the hurricane, but a highwater mark of slightly over 10 feet was noted on the beach near Lake Worth Inlet. Observed meteorologic data in West Palm Beach indicated that the wind velocity at the height of the storm exceeded 100 miles per hour.

In the present day, with almost saturation development in many coastal areas of Palm Beach County, if a severe storm of the type just described struck the Palm Beach County area, the extent of damage that would be caused by heavy tidal surges or by hurricane wind driven waters would be catastrophic.

Not all flooding, however, is caused by hurricanes. In October, 1965, torrential rainstorms occurring during the middle and end of the month deposited an estimated total of 40+ inches of rainfall on the southwestern coastal and inland areas of Palm Beach County. These two storms produced considerable local flooding and road and street damages in the area. Although the total rainfall of the end-of-month storm was considerably less in the heavy rain area than that of the mid-month storm, flooding was aggravated by the excessive saturation of the soil caused by the mid-month rains. Many residences, public buildings, and early planted vegetable fields

were flooded after these storms. Reports indicate some schools near Boca Raton were inundated and forced to dismiss classes for several days after the late month rains. Some vegetable fields in the area of heavy rain were replanted late in the month, only to be inundated again after the end-of-month rains.



**FLOOD OF 15 OCTOBER 1965
PALM BEACH COUNTY**

In an attempt to provide adequate flood protection and relief to victims of flood disasters, such as those described above, Congress, in 1968, signed into law legislation creating the National Flood Insurance Program. This federally-subsidized program was designed to protect property owners who up to that time were unable to get flood insurance coverage through the private insurance industry. The program, for the first time, made flood insurance available to individuals at affordable rates. In return for the Federal subsidy, State and local governments were encouraged to adopt certain minimum land use measures to reduce or avoid future flood damage within their flood-prone areas.

This new law was Washington's reaction to the hand-

A generally lukewarm response to the Flood insurance Program across the County, however, prompted Congress to pass the Flood Disaster Protection Act in December, 1973. This act greatly expanded the available limits of flood insurance coverage and imposed two new requirements on property owners and communities:

First, after March 1, 1974, property owners in communities where flood insurance is being sold were required to purchase flood insurance to be eligible for any new or additional Federal or federally-related financial assistance for any buildings located in areas identified by HUD as having special flood hazards — Federal and federally-related financial assistance being interpreted as all forms of loans and grants,



BOCA RATON HIGH SCHOOL FLOOD OF 15 OCTOBER 1965

ing out of billions in grants and loans to help victims of a costly series of storms and hurricanes beginning in August, 1969, and topped off by Hurricane Agnes in June, 1972.

Agnes cost the federal government more than \$2 billion. Total outlays for loans and grants to flood victims for the period 1969-1974 has exceeded \$4.5 billion. When the program was instituted however, participation in the flood insurance program on the part of municipalities, counties, etc., was on a strictly voluntary basis.

including mortgage loans and disaster assistance loans, from either a Federal agency, such as FHA, VA or Small Business Administration, or banks or savings and loan institutions;

Second, all identified flood-prone communities were required to enter the Program by July 1, 1975. In the event that a property owner fails to buy the required insurance, or a community fails to meet the deadline, all Federal and federally-related financial assistance for buildings located in the designated flood plain will be unavailable to any community or prop-

erty owner that does not comply with the Act. In other words; all banks that are insured by the Federal Deposit Insurance Corporation (FDIC) and all savings and loan associations insured by the Federal Savings and Loan Insurance Corporation will not be permitted to make loans for the construction or purchase of a new home within designated flood-prone areas of a municipality unless the municipality is a participant in the Flood Insurance Program. This provision extends to additions and home improvement as well. Stated more specifically, under the Act (a) Federal financial assistance for acquisition or construction purposes for projects within special hazard areas previously identified by HUD and made eligible for flood insurance is prohibited, unless the project will

unit additions are involved.

A previously existing provision of the flood insurance program providing for the denial of disaster relief to those who could have purchased flood insurance for a year or more, but did not do so, has been eliminated and has been replaced by a requirement that flood insurance, if available, must be purchased in connection with federally-related financing of projects in identified flood-prone areas as a condition of the Federal assistance.

One major aspect of the Act is the use of the 100-year flood standard in developing flood hazard area identification and actuarial rates for flood-prone



STREET FLOODING – 15 OCTOBER 1965

be covered by such insurance for its full development cost (less land cost) or the new limit of available coverage, whichever is less; (b) Federal instrumentalities responsible for the supervision of lending in connection with their real estate or mobile home and personal property loans in such identified areas, up to the same maximum limit or the balance of the loan, whichever is less. These provisions take effect 60 days after the date of enactment of the bill. This insurance requirement is also required for home improvement loans where construction for dwelling

communities. The 100-year flood is defined as:

a flood having an average frequency of occurrence in the order of once in 100 years, although the flood may occur in any year.

This frequency of occurrence is based on statistical analyses of flood records available for the "general region of the study area". Utilizing this criteria for the Palm Beach County coastal area, tidal flood levels

would be about the same as the 1928 flood of record. Average stages of about 8 feet above mean sea level would be reached in Lake Worth.

In regards to flooding conditions in the areas of the County west of the coastal ridge and east of the Florida Turnpike, 100-year flood levels are based on statistical analyses of rainfall records available for the "general region of the study area". Flood levels would be about the same as the October 14-15, 1965, flood; an average of 16 feet above mean sea level. This flood level, compared to the average land elevation in the area (14 feet MSL), illustrates the degree of potential inundation that could be experienced if 100-year flood conditions were to be repeated: The accompanying photographs of the 1965 storm flooding also illustrate the degree of damage that could be expected.

The Department of Housing & Urban Development is obligated by the Flood Disaster Protection Act of 1973 to publish information on known flood-prone communities and to notify them within six months

of enactment of their tentative identification as such, following which the community must either make prompt application for participation in the flood insurance program or satisfy the Secretary that it is no longer flood-prone. As previously discussed, communities having identified flood-prone areas are required to participate in the flood insurance program by July 1, 1975, or be denied federally-related financing for projects that would be located in such areas.

Community participation in the program begins by the community submitting a complete application for participation in the National Flood Insurance Program to the Federal Insurance Administration, HUD Building, Washington, D.C. 20410. Application forms may be obtained from the same address. When the community's application is approved by the Department of Housing & Urban Development, and the community is notified, any property owner in the community is eligible to purchase flood insurance from any licensed property and casualty insurance agent or broker. All types of buildings and their

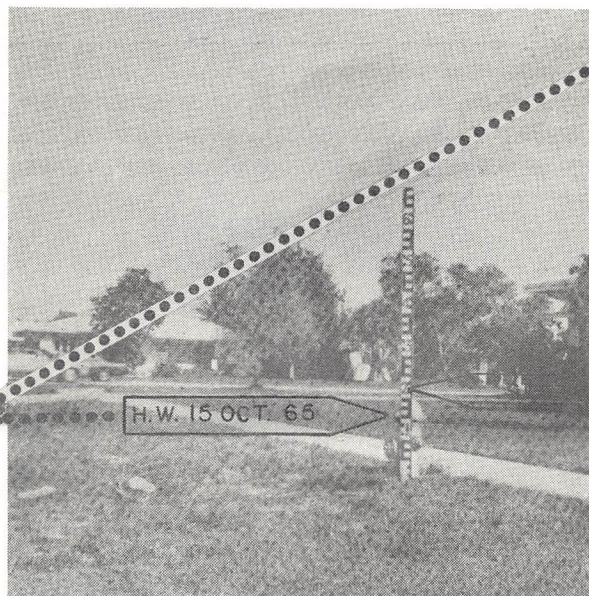


EFFECTS OF HURRICANE INDUCED FLOODING IN PALM BEACH COUNTY

contents are eligible for coverage. The types of losses covered by the policy are losses caused by (1) a general and temporary flooding condition of normally dry land areas or (2) erosion resulting from abnormally high water levels in conjunction with a severe storm, or (3) flood-related mud-slides involving a mudflow.

Under the expanded flood insurance program, the limits of subsidized coverage have been substantially increased, while rates have been substantially reduced. For example, a homeowner may purchase \$20,000 of flood insurance coverage for as little as \$50 a year. Property owners already protected under the original

The table at bottom of page sets forth the limits of subsidized coverage and the applicable premium rates as established by the Department of Housing and Urban Development and the Federal Insurance Administration. Flood insurance policies may be purchased from The Travelers Insurance Company (which is serving as the State of Florida Coordinator for Flood Insurance) or from any other licensed insurance underwriter.



program can greatly increase their coverage at a very low cost. If you live in a community where HUD has already completed a rate study, you can further increase your protection by paying the actuarial (non-subsidized) premium rates for the additional amounts of coverage.

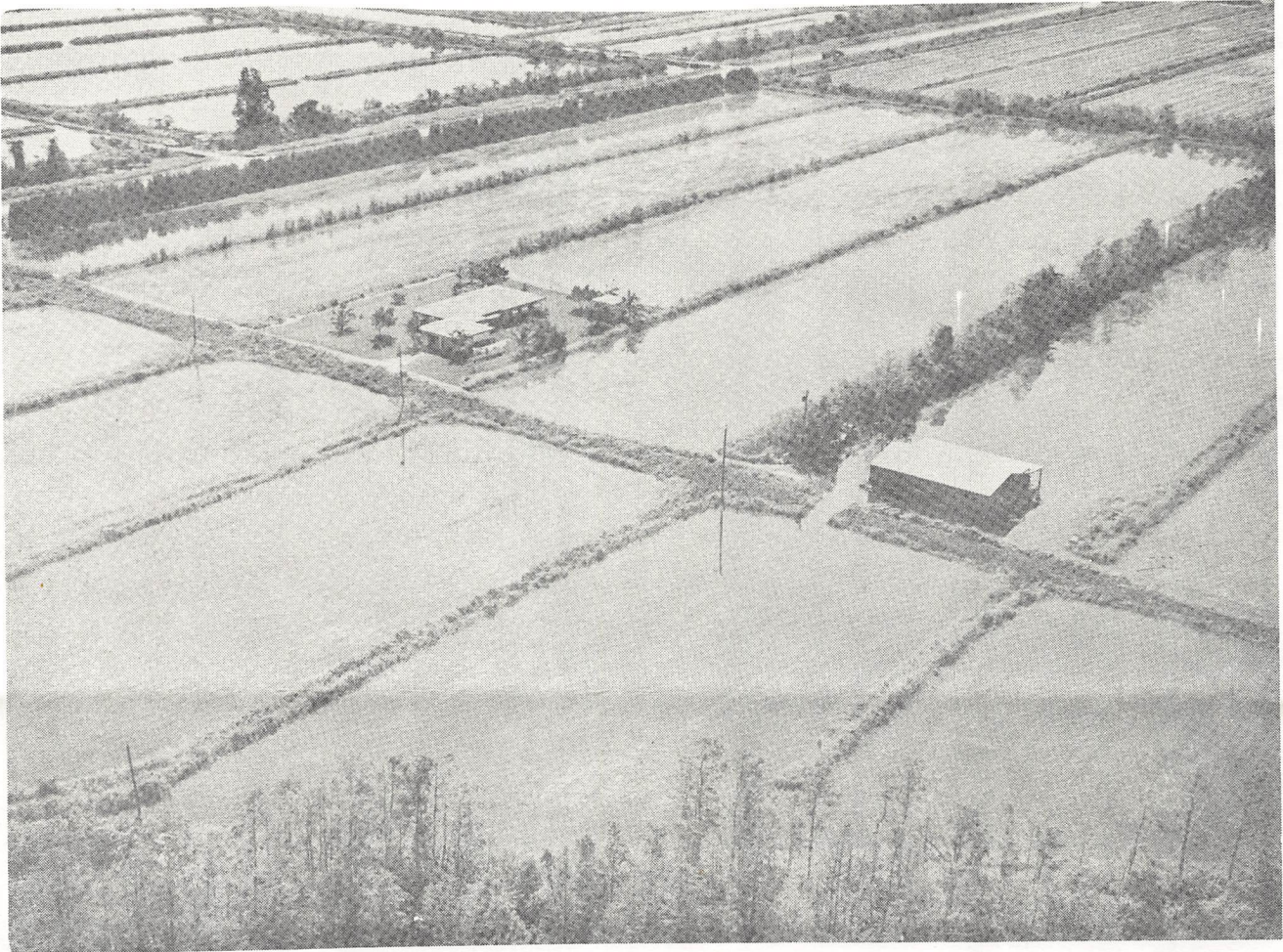
FLOOD OF 15 OCTOBER 1965
PALM BEACH COUNTY

NATIONAL FLOOD INSURANCE PROGRAM LIMITS OF COVERAGE AND SUBSIDIZED RATES

| TYPE OF STRUCTURE | Structure Coverage | Structure Rates | Contents Coverage (per unit) | Contents Rate |
|---------------------------|--------------------|-----------------|------------------------------|---------------|
| Single family residential | \$ 35,000 | \$0.25 | \$ 10,000 | \$0.35 |
| All other residential | \$100,000 | \$0.25 | \$ 10,000 | \$0.35 |
| All nonresidential* | \$100,000 | \$0.40 | \$100,000 | \$0.75 |

*Includes hotels and motels with normal occupancy of less than six months.

Further information regarding the National Flood Insurance Program may be obtained by contacting the Department of Housing & Urban Development, in Washington, D.C.; the Department of Community Affairs, 2751 Executive Center Circle, East, Tallahassee, Florida 32301; or the Area Planning Board of Palm Beach County, P.O. Box 3643, West Palm Beach, Florida 33402, 683-9450.



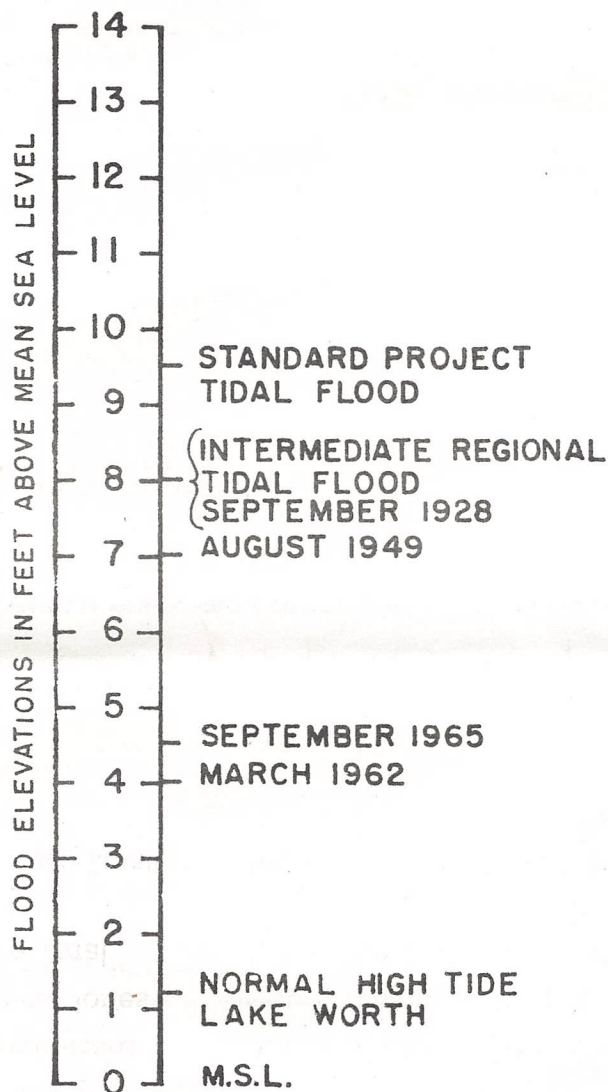
TYPICAL TRUCK FARM FLOODING – PALM BEACH COUNTY – 15 OCTOBER 1965

PLANNING NEWS

The latest U.S. Census Bureau publication in the Current Population Reports (Series P-25) portrays Florida as the new national leader in annual growth. In *Estimates of the Population of States with Components of Change, 1970 to 1973*, Florida is said to have replaced California as the state with the largest numerical growth. From 1920 to 1970, California led all states in numerical growth, and between 1940 and 1970 its number of residents

increased by at least twice that of any other State.

In terms of numbers, Florida has grown by an estimated 888,000 persons between Census day, 1970 and July 1, 1973. This is 240,000 persons more than California's estimated growth of 648,000 persons. Florida's population is estimated to have grown by 13.1% in the 3.25 year period, yet Arizona was highest with 16.1%. While Arizona's growth rate was the highest of the States, it attracted only 25% of the net in-migrants that Florida did. Florida's annual rate of change due to net in-migration was exactly 7 times greater than that due to natural increase.



NOTES:

1. THE STANDARD AND INTERMEDIATE REGIONAL TIDAL FLOOD ELEVATIONS ARE AVERAGE ELEVATIONS FOR THE INTERIOR (LAKE WORTH AREA) LOCAL CONFIGURATIONS AND OTHER FACTORS INFLUENCE CIRCULATING TIDE SO THAT ELEVATIONS MAY VARY 2 FEET OR MORE.
2. OTHER EVENTS ARE BASED ON OBSERVED HIGH WATER MARKS IN LAKE WORTH.
3. ESTIMATED AVERAGE FREQUENCY OF FLOODS:
 - SEPTEMBER 1928 ONCE IN 100 YEARS
 - AUGUST 1949 ONCE IN 25 YEARS
 - SEPTEMBER 1965 ONCE IN 5 YEARS
 - MARCH 1962 ONCE IN 3 YEARS

CORPS OF ENGINEERS, U.S. ARMY
JACKSONVILLE, FLORIDA, DISTRICT

TIDAL FLOOD ELEVATIONS
IN
LAKE WORTH

PALM BEACH COUNTY, FLORIDA

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NEWSLETTER OF THE AREA PLANNING BOARD OF PALM BEACH COUNTY - P. O. BOX 3643 - WEST PALM BEACH, FLORIDA 33402